



**EMPOWERING
YOUR BUSINESS
SMART FUNDING
SOLUTIONS FOR YOU**

altvest 
credit opportunities fund

NCR number : NCRCP18241 Distributed by: Altvest Securities, Juristic Representatives of FSP 45810

WHAT IS ACOF?

The Altvest Credit Opportunities Fund (ACOF) is a lending platform, providing loans to small and medium-sized enterprises (SMEs) for their working capital, asset finance and energy projects.



Our team is predominantly female with extensive experience in Private Credit and SME financing



Loan Pricing

Our loans are priced between 18% - 35% per annum, based on the type of loan and your risk profile



We have secured funding from large institutions, meaning we are able to offer low borrowing rates



Social Impact

We forecast that we are ~25% cheaper than other SME lending platforms, and we offer further price discounts to businesses with strong women-empowerment credentials



Our investors include listed investment platforms focused on SME financing and social impact



Products

We have a fully-integrated digital platform to manage applications, credit analysis and payouts

WHO WE ARE:

The ACOF team is made up of:

- 65% Female Directors
- BEE Level 2
- Average Age of Execution Team: 36
- Average Age of Non-Executive Board Members: Over 44
- Over 200 years of combined experience

OUR SCREENING CRITERIA:

Your business needs to meet the following criteria for ACOF to consider your loan:

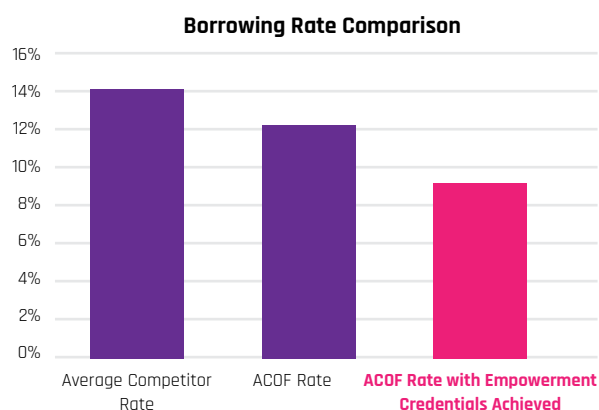
- Has your business has been in operation for longer than 1 year?
- Does your business have turnover of more than R1 000 000 per year?
- Are there no judgements against your company or directors?
- Is your business is registered in South Africa?

HOW WE PRICE OUR LOANS

Women empowerment credentials directly lower your cost of borrowing

We forecast that our loans are at least 25% cheaper than competitor SME lending platforms, increasing to up to 40% cheaper based on your business's empowerment credentials.

Information is based on an identical R300,000 invoice discounting scenario over a **3-month loan period**



We ask you 5 simple questions - each positive answer translates to an up to 5% further discount on the interest rate we charge you.

- ✓ Woman CEO / CFO / CIO
- ✓ At least 1 woman director
- ✓ 50%+ women employees
- ✓ 50%+ women shareholders
- ✓ Woman founded

Achieving all the credentials would unlock a transformative 25% discount on your borrowing rate!

WE HAVE PARTNERED WITH GOLDMAN SACHS' 10 000 WOMEN TO OFFER LOAN RECIPIENTS FREE ACCESS TO MENTORSHIP AND EDUCATIONAL RESOURCES

Borrowers have free access to 10 women-focused online courses on business and leadership

Business Development

Explore potential growth opportunities for your business, assessing strategic opportunities

Fundamentals of business finance

Introduction to financial terminology, and utilization of financial statements

Fundamentals of leadership

Gain tools to become a more resilient leader and manage your team through change

Fundamentals of customers & competition

Learn how to map your competitors and analyze your competitive edge

Fundamentals of financial planning

Learn how to create, analyse and interpret cash flow forecasts

How the course supplements the ACOF offering:



10,000 women alumni get access to discounted funding



ACOF qualifying applicants get access to Goldman Sachs 10 000 women online program

Fundamentals of sales & marketing

Develop the skills to strengthen your online brand and footprint

Fundamentals of operations

Examine the purpose of process mapping and the evaluation of business processes

Fundamentals of management

Mentor how to develop the team needed to achieve their vision for their business

Fundamentals of funding

Learn how to approach funding strategically and make funding applications for your businesses

Fundamentals of negotiation

Learn how to negotiate confidently and take part in a practice negotiation scenario

HOW DO I GET STARTED?

Apply on our online platform ...

... or email and we will get in touch directly!

STEP 1

Go to www.acof.co.za

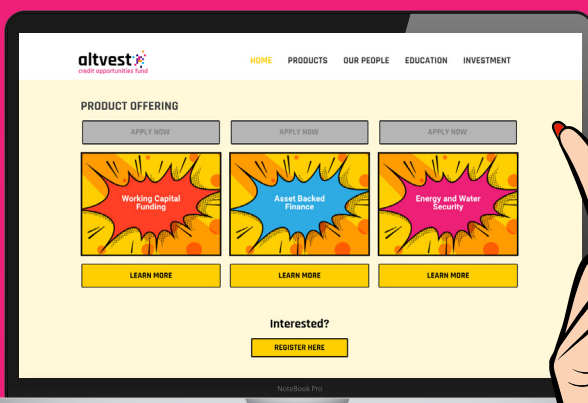
STEP 2

Choose your funding product

info@acof.co.za

STEP 3

Begin your loan application



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